

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TIMOTHY C. CLARK

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-24239

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/31/2019 and confirmed on 12/18/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		138,797.00
Less Refunds to Debtor	11,012.24	
TOTAL AMOUNT OF PLAN FUND		127,784.76

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,500.00	
Trustee Fee	5,710.75	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,210.75

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	29,629.44	0.00	29,629.44
	Acct: 9378				
	MIDFIRST BANK SSB*	304.75	304.75	0.00	304.75
	Acct: 9378				
	COMMUNITY BANK NA**	8,559.36	8,559.36	0.00	8,559.36
	Acct: 2714				
	PA STATE EMPLOYEES CU/PSECU	2,288.34	2,288.34	637.74	2,926.08
	Acct: XXXXXXXX593)				
					41,419.63

Priority					
	JULIE FRAZEE STEIDL ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	TIMOTHY C. CLARK	0.00	0.00	0.00	0.00
	Acct:				
	TIMOTHY C. CLARK	11,012.24	11,012.24	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,000.00	3,000.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	1,500.00	1,500.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	CAPITAL ONE BANK (USA) NA BY AMERIC.	8,365.95	8,365.95	0.00	8,365.95
	Acct: 9722				
	LVNV FUNDING LLC	12,864.45	12,864.45	0.00	12,864.45
	Acct: 0844				
	LENDING CLUB CORP*	20,878.06	20,878.06	0.00	20,878.06
	Acct: 7709				
	LVNV FUNDING LLC	25,083.97	25,083.97	0.00	25,083.97
	Acct: 7152				
	GREENSKY LLC(*)	5,554.20	5,554.20	0.00	5,554.20
	Acct: 5991				
	SYNCHRONY BANK	3,053.57	3,053.57	0.00	3,053.57

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9763				
	VERIZON BY AMERICAN INFOSOURCE AS	354.18	354.18	0.00	354.18
	Acct: 0001				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9763				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	CATHERINE CLARK	0.00	0.00	0.00	0.00
	Acct:				
					76,154.38

TOTAL PAID TO CREDITORS 117,574.01

TOTAL CLAIMED
PRIORITY 0.00
SECURED 11,152.45
UNSECURED 76,154.38

Date: 05/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
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Certificate of Notice Page 4 of 7
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WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TIMOTHY C. CLARK

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-24239

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Timothy C. Clark
Debtor

Case No. 19-24239-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 26, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2022:

Recip ID	Recipient Name and Address
db	+ Timothy C. Clark, 224 Manor View Drive, Manor, PA 15665-9731
15149349	+ Catherine M. Clark, 224 Manor View Drive, Manor, PA 15665-9731
15149352	+ Community Bank N.A., 3152 NYS Route 417, PO Box 628, Olean, NY 14760-0628
15169348	+ Community Bank, N.A., P.O. Box 509, Canton, NY 13617-0509
15149358	+ PSECU, P.o. Box 1006, Harrisburg, PA 17108-1006
15149357	+ Prosper Funding LLC, 221 Main St Ste 300, San Francisco, CA 94105-1909
15149360	+ Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	May 26 2022 23:53:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15149348	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 23:54:02	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15149347	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 23:54:02	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15168950	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 23:54:02	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15149350	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 27 2022 00:04:43	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15149351	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2022 23:54:30	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15180569	+ Email/Text: bankruptcy@greenskycrredit.com	May 26 2022 23:54:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
15225826	Email/PDF: resurgentbknotifications@resurgent.com	May 26 2022 23:54:06	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15178964	Email/PDF: resurgentbknotifications@resurgent.com	May 26 2022 23:54:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15149353	+ Email/Text: Documentfiling@lciinc.com	May 26 2022 23:55:00	LendingClub, 595 Market Street, San Francisco, CA 94105-2807
15187978	+ Email/Text: Documentfiling@lciinc.com	May 26 2022 23:55:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2807
15225011	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 26 2022 23:54:02	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15149354	+ Email/Text: nsm_bk_notices@mrcooper.com		

District/off: 0315-2

User: auto

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Date Rcvd: May 26, 2022

Form ID: pdf900

Total Noticed: 31

		May 26 2022 23:55:00	Mr. Cooper, 350 Highland, Houston, TX 77009-6623
15149355	+ Email/Text: nsm_bk_notices@mrcooper.com	May 26 2022 23:55:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15175805	+ Email/Text: nsm_bk_notices@mrcooper.com	May 26 2022 23:55:00	Nationstar Mortgage LLC dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15149356	+ Email/Text: bankruptcynotices@psecu.com	May 26 2022 23:55:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15167767	+ Email/Text: bankruptcynotices@psecu.com	May 26 2022 23:55:00	PSECU, PO BOX 67013, HARRISBURG PA 17106-7013
15149357	^ MEBN	May 26 2022 23:47:04	Prosper Funding LLC, 221 Main St Ste 300, San Francisco, CA 94105-1909
15178474	+ Email/Text: bncmail@w-legal.com	May 26 2022 23:55:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15149359	+ Email/Text: bankruptcy@bbandt.com	May 26 2022 23:55:00	Suntrust Bank/GreenSky, 1797 Ne Expressway, Atlanta, GA 30329-7803
15180551	+ Email/PDF: gecsed@recoverycorp.com	May 26 2022 23:54:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15151184	+ Email/PDF: gecsed@recoverycorp.com	May 26 2022 23:54:25	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15149361	+ Email/PDF: gecsed@recoverycorp.com	May 26 2022 23:54:25	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
15149362	+ Email/PDF: gecsed@recoverycorp.com	May 26 2022 23:54:24	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15174992	Email/PDF: ebn_ais@aisinfo.com	May 26 2022 23:53:47	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
cr	*+	Community Bank, N.A., P.O. Box 509, Canton, NY 13617-0509
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2022

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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Date Rcvd: May 26, 2022

Form ID: pdf900

Total Noticed: 31

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Julie Frazee Steidl	on behalf of Debtor Timothy C. Clark julie.steidl@steidl-steinberg.com leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert P. Sheils, III	on behalf of Creditor Community Bank N.A. rsheilsIII@sheilslaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6